

United States Bankruptcy Court  
Eastern District of Wisconsin

In re:  
Jeremy Michael Huber  
Debtor

Case No. 20-21464-beh  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0757-2

User: cmn  
Form ID: 309I

Page 1 of 2  
Total Noticed: 49

Date Rcvd: Feb 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2020.

db +Jeremy Michael Huber, 1940 Renaissance Ct, Green Bay, WI 54313-4347  
tr Rebecca R. Garcia, Chapter 13 Trustee, PO Box 3170, Oshkosh, WI 54903-3170  
nfs +Lori M Huber, 2756 Cormier Rd, Green Bay, WI 54313-5475  
11207027 +Ad Astra Recovery Services, Inc., 7330 W 33rd Street North, Wichita, KS 67205-9369  
11207036 Attorney Eric R Erdman, Hager, Dewick & Zuengler SC, 200 S Washington St Ste 200,  
Racine, WI 53405  
11207037 +Attorney Kenneth Gordon Calewarts, Calewarts, Duffy & Gigot, 716 Pine St, PO Box 488,  
Green Bay, WI 54305-0488  
11207038 Attorney Kevin Eric Skogg, Dobberstein Law Firm, LLC, 225 S. Executive Dr., Ste. 201,  
PO Box 470, Brookfield, WI 53008-0470  
11207039 +Attorney Phillip Caruso, 1660 North Prospect Avenue Unit 2805, Milwaukee, WI 53202-6716  
11207040 +Attorney Richard E. Stueckroth, Dobberstein Law Firm, LLC, 225 S Executive Dr Ste 201,  
PO Box 470, Brookfield, WI 53008-0470  
11207041 +Balance Credit of Wisconsin, LLC, dbs BalanceCredit.com, 33 N LaSalle St, Ste 200,  
Chicago, IL 60602-3420  
11207046 +CEO Brett Roberts, Credit Acceptance, 25505 W 12 Mile Rd, Southfield, MI 48034-8316  
11207044 +Cash America Today, 1338 S Foothill Dr #195, Salt Lake City, UT 84108-2321  
11207045 #+Cash Central, 6785 Bobcat Way Ste 200, Dublin, OH 43016-1443  
11207050 +Credit Acceptance Corporation, PO Box 5070, Southfield, MI 48086-5070  
11207053 +Dobberstein Law Firm, LLC, 225 S Executive Dr Ste 201, Brookfield, WI 53005-4257  
11207054 +Duke Capital LLC, 225 S Executive Dr, Brookfield, WI 53005-4257  
11207058 +G-Force Properties, LLC, 2021 Deckner Ave, Green Bay, WI 54302-3587  
11207060 Jenkie Maria V Force, 2021 Deckner Ave, Racine, WI 53402  
11207061 +Kohn Law Firm, 735 N Water St, Ste 1300, Milwaukee, WI 53202-4106  
11207063 +Midland Credit Management, 320 East Big Beaver, Troy, MI 48083-1271  
11207065 +NCB Management Services, Inc., 1 Allied Drive, Trevoise, PA 19053-6945  
11207064 +National Credit Adjusters, PO Box 550, Hutchinson, KS 67504-0550  
11207068 +Republic Bank and Trust Company, PO Box 70749, Louisville, KY 40270-0749  
11207069 +Rise Financial LLC, 4150 International Plaza #300, Fort Worth, TX 76109-4819  
11207071 +Stupar, Schuster & Bartell, 633 W Wisconsin Ave #1800, Milwaukee, WI 53203-1955  
11207055 +eCommission, 11612 Bee Caves Rd, Building II, Ste 200, Austin, TX 78738-5409

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: deborah@millermillerlaw.com Feb 28 2020 02:10:53 Deborah A Stencel,  
Miller & Miller Law, LLC, 633 W Wisconsin Ave, Ste 500, Milwaukee, WI 53203-1918  
ust +E-mail/Text: ustregion11.mi.ecf@usdoj.gov Feb 28 2020 02:11:37 Office of the U. S. Trustee,  
517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510  
11207029 E-mail/Text: BankruptcyNotices@alliantenergy.com Feb 28 2020 02:11:00 Alliant Energy,  
PO Box 3068, Cedar Rapids, IA 52406-3068  
11207032 E-mail/Text: ebn@americollect.com Feb 28 2020 02:11:52 Americollect Inc,  
1851 S Alverno Road, Manitowoc, WI 54221  
11207035 +EDI: ATTWIREBK.COM Feb 28 2020 06:53:00 AT & T, PO Box 5080,  
Carol Stream, IL 60197-5080  
11207028 +E-mail/Text: bnc@advanceamerica.net Feb 28 2020 02:11:42 Advance America,  
3730 S 27th St STE 110, Milwaukee, WI 53221-1305  
11207030 +EDI: GMACFS.COM Feb 28 2020 06:53:00 Ally Financial, Inc., 2740 Arthur St,  
Saint Paul, MN 55113-1303  
11207031 +EDI: GMACFS.COM Feb 28 2020 06:53:00 Ally Financial, Inc., 2740 Arthur St,  
Roseville, MN 55113-1303  
11207034 +E-mail/Text: jerry.ferkey@associatedbank.com Feb 28 2020 02:11:09 Associated Bank, N.A.,  
1305 Main St, Stevens Point, WI 54481-2898  
11207042 E-mail/Text: roxann.zuleger@bellin.org Feb 28 2020 02:11:56 Bellin Health, PO Box 22487,  
Green Bay, WI 54305-2487  
11207043 +EDI: CAPITALONE.COM Feb 28 2020 06:53:00 Capital One Bank USA NA, PO Box 30281,  
Salt Lake City, UT 84130-0281  
11207048 +EDI: CITICORP.COM Feb 28 2020 06:53:00 Citibank NA, 701 E 60th Street N,  
Sioux Falls, SD 57104-0493  
11207047 +EDI: CITICORP.COM Feb 28 2020 06:53:00 Citibank NA, 701 E 60th Street North,  
Sioux Falls, SD 57104-0493  
11207049 +E-mail/Text: bankruptcy@cottonwoodfinancial.com Feb 28 2020 02:11:14  
Cottonwood Financial Wisconsin LLC, 1901 Gateway Dr #200, Irving, TX 75038-2425  
11207051 +E-mail/PDF: creditonebknofifications@resurgent.com Feb 28 2020 02:17:46 Credit One Bank NA,  
PO Box 98875, Las Vegas, NV 89193-8875  
11207052 +E-mail/Text: bankruptcy@cashcentral.com Feb 28 2020 02:12:03 DFS/Cash Central of DE,  
84 E. 2400 N., North Logan, UT 84341-2902  
11207056 +E-mail/Text: fsgb@fsgbcollections.com Feb 28 2020 02:12:19 Finance Systems of Green Bay,  
301 N Jackson, Green Bay, WI 54301-4938  
11207057 +EDI: AMINFOFP.COM Feb 28 2020 06:53:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
11207059 +EDI: IRS.COM Feb 28 2020 06:53:00 Internal Revenue Service,  
Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346  
11207066 +EDI: AGFINANCE.COM Feb 28 2020 06:53:00 Onemain, PO Box 1010, Evansville, IN 47706-1010  
11207067 +EDI: PRA.COM Feb 28 2020 06:53:00 Portfolio Recovery Associates, LLC,  
120 Corporate Blvd Ste 100, Norfolk, VA 23502

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11207070 +E-mail/Text: bankruptcy@speedyinc.com Feb 28 2020 02:11:17 Speedy Cash,  
Collection Department, 3611 N Ridge Road, Wichita, KS 67205-1214  
11207072 EDI: WISCDEPREV.COM Feb 28 2020 06:53:00 Wisconsin Department of Revenue,  
Special Procedures Unit, PO Box 8901, Madison, WI 53708-8901

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11207062 Lori Huber  
smg\* Wisconsin Department Of Revenue, Special Procedures Unit, P.O. Box 8901,  
Madison, WI 53708-8901  
11207033\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect Inc., 1851 S Alverno Road, Manitowoc, WI 54221)  
TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 29, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2020 at the address(es) listed below:

Deborah A Stencel on behalf of Debtor Jeremy Michael Huber deborah@millermillerlaw.com,  
adam@millermillerlaw.com;nicole@millermillerlaw.com;stenceldr73650@notify.bestcase.com;paula@millermillerlaw.com  
Office of the U. S. Trustee ustpreion11.mi.ecf@usdoj.gov  
Rebecca R. Garcia filings@ch13oshkosh.com

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Jeremy Michael Huber**

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First Name Middle Name Last Name

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Debtor 2

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(Spouse, if filing) First Name Middle Name Last Name

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United States Bankruptcy Court **Eastern District of Wisconsin**

Case number: **20-21464-beh**

Social Security number or ITIN **xxx-xx-6236**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

Date case filed for chapter **13 2/26/20**

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Jeremy Michael Huber	Lori M Huber (Non-Filing Spouse) xxx-xx-2211
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1940 Renaissance Ct Green Bay, WI 54313	
<b>4. Debtor's attorney</b> Name and address	Deborah A Stencel Miller & Miller Law, LLC 633 W Wisconsin Ave Ste 500 Milwaukee, WI 53203-1918	Contact phone 414-395-4501 Email: <a href="mailto:deborah@millermillerlaw.com">deborah@millermillerlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Rebecca R. Garcia Chapter 13 Trustee PO Box 3170 Oshkosh, WI 54903-3170	Contact phone 920-231-2150
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Room 126, U.S. Courthouse 517 East Wisconsin Avenue Milwaukee, WI 53202-4581	Office Hours: <u>Monday through Friday, 8:30 A.M. until 4:30 P.M., except legal holidays.</u>  Contact phone (414) 297-3291 Date: 2/27/20

**For more information, see page 2**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**  
Green Bay State Office Building, Room 152A,  
200 North Jefferson Street, Green Bay, WI  
54301

\*\*\* Valid photo identification required \*\*\*

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines:

**Filing deadline: 6/1/20**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 5/6/20**

See Fed. R. Bankr. P. 3002(c)(1)

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**  
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor will be filing a plan. A copy of the plan will be sent separately. If a party files a written objection to confirmation of the proposed plan no later than 28 days after the completion of the Meeting of Creditors, the Court will schedule a hearing. If no party files a written objection to the plan, the Court may confirm the plan without a hearing. The only person who will be notified of the hearing date will be the trustee, counsel for the debtor (or the debtor if the debtor is not represented by counsel), the Office of the United States Trustee, the objecting party, and all other persons who specifically request in writing to receive notice electronically.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.